Case 15-40761 Doc 1 Filed 11/30/15 Entered 11/30/15 15:37:00 Desc Main Document Page 1 of 54

BI (Official)			United No		Bankı District						Volu	ıntary	Petition
Name of Do Garcia,		ividual, ente	er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
	ames used b rried, maide		or in the last e names):	8 years			All O	ther Names de married,	used by the J maiden, and	Joint Debtor trade names	in the last 8	years	
(if more than one	ie, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. ((ITIN)/Com	plete EIN	Last f	our digits o	f Soc. Sec. or	r Individual-	Гахрауег I.D). (ITIN) No	o./Complete EIN
Street Addre	xxx-xx-5369 Street Address of Debtor (No. and Street, City, and State): 1234 S. 55th Court Apt#2 Cicero, IL ZIP Code					Address of	Joint Debtor	(No. and Str	reet, City, an	d State):	ZIP Code		
						60804		45 11			4.7		
Cook			cipal Place o					•	ence or of the	•			
Mailing Add	dress of Deb	tor (if diffe	rent from str	eet addres	ss):		Mailii	ng Address	of Joint Debt	or (if differe	nt from stree	et address):	
					Г	ZIP Code	e						ZIP Code
Location of (if different				•									
	Type of of Organizati	Debtor				of Business	s			of Bankrup Petition is Fi			:h
Individu See Exhib □ Corporat □ Partnersl □ Other (If	nal (includes bit D on page tion (include hip f debtor is not s box and state	Joint Debto 2 of this form es LLC and one of the al e type of enti	ors) n. LLP) bove entities,	Sing in 1 Rail Stoo	ckbroker nmodity Broaring Bank	eal Estate a 101 (51B)	s defined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl of	hapter 15 Pe a Foreign M hapter 15 Pe a Foreign N	tition for Re Iain Procee tition for Re	eding ecognition
Each country	Chapter 1 lebtor's center y in which a fog, or against do	oreign procee	eding	☐ Deb	Tax-Exe	the United S	le) ization States	defined	are primarily condinated in 11 U.S.C. § are dead by an indivional, family, or	(Check consumer debts, § 101(8) as idual primarily	for		are primarily ess debts.
	Fil	ing Fee (C	heck one box	κ)		Check	one box:		Chap	ter 11 Debt	ors		
☐ Full Filing Fee attached ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. ☐ Acc				Debtor is not if: Debtor's agg are less than all applicabl A plan is bei Acceptances	a small busi regate nonco \$2,490,925 (e boxes: ng filed with of the plan w	amount subject	defined in 11 U ated debts (exc to adjustment	J.S.C. § 101(5) cluding debts of on 4/01/16 and	(1D). Dowed to inside the inside the every three thre	lers or affiliates) e years thereafter). editors,			
Debtor e	estimates tha	t funds will t, after any	ation be available exempt prop for distribut	erty is ex	cluded and	administra		es paid,		THIS	SPACE IS FO	OR COURT	USE ONLY
Estimated N 1- 49	Number of Cr 50- 99	reditors 100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Garcia, Pablo (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: 1/01/00 Date Filed: Location Case Number: Where Filed: 1/01/00 Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ S. M. de Rath, Esq. November 11, 2015 Signature of Attorney for Debtor(s) (Date) S. M. de Rath, Esq. 6206809 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 54 Document **B1** (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Pablo Garcia

Signature of Debtor Pablo Garcia

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

November 11, 2015

Date

Signature of Attorney*

X /s/ S. M. de Rath, Esq.

Signature of Attorney for Debtor(s)

S. M. de Rath, Esq. 6206809

Printed Name of Attorney for Debtor(s)

Attorney S.M.de Rath, Esq.

Firm Name

233 S. Wacker Dr, 84th FL Chicago, IL 60606

Address

312-283-8606

Telephone Number

November 11, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Garcia, Pablo

Signatures

Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Pablo Garcia		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.			Page 2
± • ·	-	\$ 109(h)(4) as impaired by reason of mental illness or rand making rational decisions with respect to financial	
•	icipate	109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone ombat zone.	_
☐ 5. The United States trustee or band requirement of 11 U.S.C. § 109(h) does not a		administrator has determined that the credit counselin this district.	g
I certify under penalty of perjury the	hat the	information provided above is true and correct.	
Signature of D	ebtor:	/s/ Pablo Garcia	
		Pablo Garcia	
Date: Novem	ber 11, 2	2015	

В

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Pablo Garcia		Case No		
-		Debtor			
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	15,380.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		49,841.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,733.33
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,400.00
Total Number of Sheets of ALL Schedu	ıles	29			
	T	otal Assets	15,380.00		
		•	Total Liabilities	49,841.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Pablo Garcia		Case No.		_
-		Debtor	,		
			Chapter	7	_

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	1,733.33
Average Expenses (from Schedule J, Line 22)	2,400.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	1,733.33

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		49,841.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		49,841.00

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B6A (Official Form 6A) (12/07)

In re	Pablo Garcia	Case No.
		Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Never owned property		_	0.00	0.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

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B6B (Official Form 6B) (12/07)

In re	Pablo Garcia	Case No.	
		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Debtor's cash on hand in cookie jar, for emergencies, etc, located at debtor's residence, current estimated FMV not over \$100 at a time.	-	100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	Debtor's checking account: Direct Deposit of pay from work, after rent, utilities, expenses paid, not over \$500 end of month statement current estimated average balance:	-	500.00
	unions, brokerage houses, or cooperatives.	Savings Account	-	100.00
3.	Security deposits with public	security deposit with landlord:	-	Unknown
	utilities, telephone companies, landlords, and others.	Security Deposit: Security Deposit Held By Landlord	-	625.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furniture: LIVING ROOM SET,BEDROOM SET,DINING ROOM TABLE, ENTERTAINMENT CENTER, Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	-	2,985.00
		Appliances: BLENDER, COFFEE MAKER, TOASTER, MICROWAVE Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	-	460.00
		Household: KITCHENWARE, POTS AND PANS, DINNER PLATES AND BOWLS Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	-	300.00
		Audio-Video: 50 INCH PLASMA TV, SONS PLAYSTATION, WII SYSTEM, AND XBOX SYSTEM AND ACCESORIES Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	-	300.00
_		·		4 400 00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Books-Music: DVD COLLECTIONS, VIDEO GAMES COLLECTION OF MY SONS Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	-	1,400.00

6,770.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In re	Pablo Garcia	Case No.
_		Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	escription and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
6.	Wearing apparel.	JACKETS AND SPECIAL EVEN	UNIFORMS, VARIOUS STYLE SWEATERS, GYMS SHOES AND IT DRESS SHOES S. 55TH CRT #2 CICERO, IL 60804	-	1,500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life insurance	no cash surrender value	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	IRA from work		-	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
			(Tota	Sub-Total of this page)	al > 1,500.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Pablo Garcia	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		Refund: received in spring 2015	-	5,910.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Off Lo	ice: LAPTOP, 2 TABLETS ocation: 1234 S. 55TH CRT #2 CICERO, IL 6080	- 4	1,200.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
			(Tota	Sub-Total of this page)	al > 7,110.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Pablo Garcia		Case No.	
		Debtor	,	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > 0.00 (Total of this page) | Total > 15,380.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

In re	Pablo Garcia	Case No
-		

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)	\$155,675. (A	☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years the with respect to cases commenced on or after the date of adjustment.)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
Cash on Hand Debtor's cash on hand in cookie jar, for emergencies, etc, located at debtor's residence, current estimated FMV not over \$100 at a time.	735 ILCS 5/12-1001(b)	100.00	100.00		
Checking, Savings, or Other Financial Accounts, Onebtor's checking account: Direct Deposit of pay from work, after rent, utilities, expenses paid, not over \$500 end of month statement current estimated average balance:	Certificates of Deposit 735 ILCS 5/12-1001(b)	500.00	500.00		
Savings Account	735 ILCS 5/12-1001(b)	100.00	100.00		
Household Goods and Furnishings Furniture: LIVING ROOM SET,BEDROOM SET,DINING ROOM TABLE, ENTERTAINMENT CENTER, Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	735 ILCS 5/12-1001(b)	1,000.00	2,985.00		
Appliances: BLENDER, COFFEE MAKER, TOASTER, MICROWAVE Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	735 ILCS 5/12-1001(b)	100.00	460.00		
Household: KITCHENWARE, POTS AND PANS, DINNER PLATES AND BOWLS Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	735 ILCS 5/12-1001(b)	100.00	300.00		
Audio-Video: 50 INCH PLASMA TV, SONS PLAYSTATION, WII SYSTEM, AND XBOX SYSTEM AND ACCESORIES Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	735 ILCS 5/12-1001(b)	300.00	300.00		
Books, Pictures and Other Art Objects; Collectible Books-Music: DVD COLLECTIONS, VIDEO GAMES COLLECTION OF MY SONS Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	<u>s</u> 735 ILCS 5/12-1001(a)	1,400.00	1,400.00		
Wearing Apparel Clothes: WORK UNIFORMS, VARIOUS STYLE JACKETS AND SWEATERS, GYMS SHOES AND SPECIAL EVENT DRESS SHOES Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	735 ILCS 5/12-1001(a)	1,500.00	1,500.00		
Interests in Insurance Policies Life insurance no cash surrender value	215 ILCS 5/238	0.00	0.00		

_____ continuation sheets attached to Schedule of Property Claimed as Exempt

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B6C (Official Form 6C) (4/13) -- Cont.

In re	Pablo Garcia	Case No
-		Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in IRA, ERISA, Keogh, or Other Pensio IRA from work	n or Profit Sharing Plans 735 ILCS 5/12-704	0.00	Unknown
Other Liquidated Debts Owing Debtor Including Tax Refund: received in spring 2015	Tax Refund 735 ILCS 5/12-1001(b)	0.00	5,910.00
Office Equipment, Furnishings and Supplies Office: LAPTOP, 2 TABLETS Location: 1234 S. 55TH CRT #2 CICERO, IL 60804	735 ILCS 5/12-1001(b)	500.00	1,200.00

Total: 5,600.00 14,755.00 Case 15-40761 Doc 1 Filed 11/30/15 Entered 11/30/15 15:37:00 Desc Main Page 15 of 54 Document

B6D (Official Form 6D) (12/07)

In re	Pablo Garcia	Case No.
-		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME	C	Hu	sband, Wife, Joint, or Community	CO	U	D I	AMOUNT OF							
AND MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCURRED,	N	<u> </u>	S P	CLAIM WITHOUT	UNSECURED						
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B T	W J	NATURE OF LIEN, AND DESCRIPTION AND VALUE	1.	Q	۲	DEDUCTING	PORTION, IF ANY						
(See instructions above.)	O R	С	OF PROPERTY SUBJECT TO LIEN	N G E N T	D A T	E D	VALUE OF COLLATERAL	71111						
Account No.		H	SUBJECT TO LIEN	T N	T									
110000001101					E D	Ш								
				-										
		L	Value \$	_	L	Ш								
Account No.														
			Value \$											
Account No.														
	Value \$													
Account No.	_	┝	value \$	┢	H	Н								
Account No.														
			Value \$			Ц								
• continuation sheets attached				Subt										
Communion shoets attached			(Total of t	his	pag	ge)								
				Τ	ota	ıl	0.00	0.00						
			(Report on Summary of Sc	hec	lule	es)								

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B6E (Official Form 6E) (4/13)

In re	Pablo Garcia	Case No.
-		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this have if debtor has no araditors holding uncogured priority claims to report on this Schodula E

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Pablo Garcia	Case No.
-		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box it debtor has no creditors holding unsecure			is to report on this senedure 1.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	СОПШВНОК	H H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U	PUTF	S P U T F	AMOUNT OF CLAIM
Account No. 33909734			04 Illinois Tollway Authority	Ť	T			
Arnoldharris 111 West Jackson B Chicago, IL 60604		-			ED			212.00
Account No.			for information Purposes		Г	T	7	
City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602		-						0.00
Account No. 5680548015			01/1/2015		Г	t	†	
comed p.o. box 87522 chicago, IL 60680		-	Utility Bill					
								175.00
Account No. Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181		-	Utilities					200.00
13 continuation sheets attached			(Total of t	Subt)	587.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No	_
_		Dehtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE.	CODE	Hu H W	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND	C O N T	UNLL	S	
AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NGENT	QU L DA	U T E D	AMOUNT OF CLAIM
Account No. 1303034401			Opened 8/28/14 Last Active 8/14/15	1 '	A T E D		
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile		<u> </u>		
	L			ot	L	L	8,391.00
Account No. 1303146601	ł		Opened 12/10/14 Last Active 7/10/15				
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Household Goods And Other Collateral Auto				
							3,344.00
Account No. 1303300301	T		Opened 5/15/15 Last Active 8/31/15	T			
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Household Goods And Other Collateral Auto				
							2,475.00
Account No. 1303292601	Ī		Opened 5/05/15 Last Active 8/31/15	T			
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Household Goods And Other Collateral Auto				
							342.00
Account No. 1302606501	T	T	Opened 8/01/13 Last Active 8/27/14	T	Г	Г	
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile				
							Unknown
Sheet no1 of _13_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Subt			14,552.00

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In re	Pablo Garcia	Case No	_
_		Dehtor	

				-	1	-	
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C O N T	UNLI	D	
MAILING ADDRESS	P	н		N	ŀ	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	ODE BT O	W	CONSIDERATION FOR CLAIM. IF CLAIM	11	Q U	Ü	AMOUNT OF CLAIM
(See instructions above.)	Ö	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	1	E	AMOUNT OF CLAIM
,	R	Ĺ		N G E N T	D A	D	
Account No. 1305639601			Opened 9/03/13 Last Active 8/27/14	T	Ā T E		
	1				D		
Con Fin Svc			Automobile				
7017 Roosevelt Roa		-					
Berwyn, IL 60402							
							Unknown
Account No. 1302958301			Opened 6/17/14 Last Active 8/27/14				
			Household Goods And Other Collateral Auto				
Con Fin Svc			Household Goods And Other Collateral Auto				
7017 Roosevelt Roa		-					
Berwyn, IL 60402							
							Unknown
Account No. 1302817201			Opened 2/01/14 Last Active 8/28/14				
			Howark ald Coods And Other Colletons Auto				
Con Fin Svc			Household Goods And Other Collateral Auto				
7017 Roosevelt Roa		-					
Berwyn, IL 60402							
							0.00
Account No. 1305637501			Opened 8/14/13 Last Active 8/28/14				
			Automobile				
Con Fin Svc			Automobile				
7017 Roosevelt Roa		-					
Berwyn, IL 60402							
							0.00
	L	L		\perp		L	0.00
Account No. 1302790101		_	Opened 1/10/14 Last Active 6/17/14		_		
	1						
Con Fin Svc			Household Goods And Other Collateral Auto				
7017 Roosevelt Roa		-					
Berwyn, IL 60402							
	ĺ						
							0.00
Sheet no. 2 of 13 sheets attached to Schedule of	_		<u> </u>	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				0.00
						. /	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No.
_		Debtor

	С	Ни	sband, Wife, Joint, or Community	С	Τυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		NLLQULD	ISPUTED	AMOUNT OF CLAIM
Account No. 1302631801			Opened 8/31/13 Last Active 6/17/14	٦т	A T E		
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Household Goods And Other Collateral Auto		D		
Account No. 1302678501	+		Opened 10/17/13 Last Active 5/11/14	+	H		0.00
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Household Goods And Other Collateral Auto				
							0.00
Account No. 1302638501	4		Opened 9/06/13 Last Active 1/10/14				
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Household Goods And Other Collateral Auto				
	╀		0.00440.1.4.4.1.00040	\bot	_	_	0.00
Account No. 1302257301	+		Opened 8/04/12 Last Active 9/03/13				
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile				
							0.00
Account No. 1302444201	4		Opened 1/28/13 Last Active 9/03/13				
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile				
							0.00
Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	,	•	(Total of	Sub			0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No	_
_		Dehtor	

CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	QU		AMOUNT OF CLAIM
Account No. 1302347701			Opened 10/27/12 Last Active 8/31/13	Ť	D A T E		
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile		D		
Account No. 1302346101	+		Opened 10/26/12 Last Active 1/28/13				0.00
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Household Goods And Other Collateral Auto				
							0.00
Account No. 1302311801	-		Opened 9/29/12 Last Active 12/05/12				
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Household Goods And Other Collateral Auto				
Account No. 1305502201	-		Opened 8/01/11 Last Active 10/26/12				0.00
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile				
Account No. 1302141101	-		Opened 4/24/12 Last Active 8/04/12				0.00
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile				0.00
Sheet no4 _ of _13 _ sheets attached to Schedule of				Sub	tota	L	
Creditors Holding Unsecured Nonpriority Claims			(Total of				0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No	_
_		Dehtor	

CDEDITORIS MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDA	U T E	AMOUNT OF CLAIM
Account No. 5229901			Opened 10/07/08 Last Active 4/24/12	Τ̈́	D A T E		
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile		D		
Account No. 1785401	-		Opened 4/08/11 Last Active 8/02/11				0.00
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile				
							0.00
Account No. 1568401			Opened 6/09/10 Last Active 4/08/11				
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile				
1004404							0.00
Account No. 1234401	ł		Opened 1/07/09 Last Active 1/30/10				
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile				
							0.00
Account No. 1183001	-		Opened 10/17/08 Last Active 1/07/09				
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Household Goods And Other Collateral Auto				
							0.00
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-1		(Total of	Sub this			0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No	_
		Debtor	

CDEDITOR'S MAN E	С	Hu	sband, Wife, Joint, or Community		οТ	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAII IS SUBJECT TO SETOFF, SO STATE.	/I 1	0 7 7 7 9 1	NLIQUID	SPUTED	AMOUNT OF CLAIM
Account No. 5122301			Opened 3/01/08 Last Active 10/07/08	7	Г	Ā T E		
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile			D		
Account No. 1000501	╁		Opened 4/11/07 Last Active 10/07/08					0.00
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile					
Account No. 5076601	╀		Opened 10/22/07 Last Active 2/29/08					0.00
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile					
Account No. 5005401	╀		Opened 3/22/07 Last Active 4/11/07	+	-	4		0.00
Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402		-	Automobile					
								0.00
Account No. 1305639601 Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		-	Opened 9/01/13 Last Active 8/27/14 Automobile					
								10,859.00
Sheet no. <u>6</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Sul l of this			- 1	10,859.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No	_
_		Dehtor	

	С	Ни	sband, Wife, Joint, or Community	С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		N L I Q U	I S P U T E	AMOUNT OF CLAIM
Account No. 1302346101			Opened 10/01/12 Last Active 10/31/12	Т	E		
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		-	Household Goods And Other Collateral Auto				9,842.00
Account No. 1303034401	╁		Opened 8/01/14 Last Active 8/14/15	+	-		9,042.00
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		-	Automobile				0.004.00
	┡			_			8,391.00
Account No. 1302311801 Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668	-	-	Opened 9/01/12 Last Active 10/31/12 Household Goods And Other Collateral Auto				581.00
Account No. 1302606501	H		Opened 8/01/13 Last Active 8/27/14		H		
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		-	Automobile				438.00
Account No. 1302141101	╁		Opened 4/01/12 Last Active 8/04/12	<u> </u>			430.00
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668	1	-	Automobile				
							0.00
Sheet no. 7 of 13 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			19,252.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No	_
_		Dehtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	_ c	Ų	[2	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	OD E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT I NGENT	l Q	ılc	J F E D	AMOUNT OF CLAIM
Account No. 1305637501	1		Opened 8/01/13 Last Active 8/28/14	'	E			
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		-	Automobile					0.00
Account No. 1302444201	T		Opened 1/01/13 Last Active 9/03/13	\top	T	T	7	
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		-	Automobile					0.00
Account No. 1302257301	T		Opened 8/01/12 Last Active 9/03/13	\top	Ť	T	7	
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		-	Automobile					0.00
Account No. 1302347701	╁	\vdash	Opened 10/01/12 Last Active 8/31/13	+	+	$^{+}$	\dagger	
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668	-	-	Automobile					0.00
Account No. 1305502201	t	T	Opened 8/01/11 Last Active 10/26/12	+	\dagger	\dagger	\dagger	
Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668		-	Automobile					0.00
Sheet no. 8 of 13 sheets attached to Schedule of	_		ı	Sub	tota	al	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge`) [0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No	_
_		Dehtor	

CREDITOR'S NAME,	CC	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGENT	QU L D	ΙE	AMOUNT OF CLAIM
Account No. 55104197			Opened 11/01/13	T	Ā T E		
Credit Management Lp 4200 International Pkwy Carrollton, TX 75007		-	Factoring Company Account Us Cellular		D		407.00
Account No. 55121157	┞		Opened 11/01/13	+		_	101100
Credit Management Lp 4200 International Pkwy Carrollton, TX 75007		-	Factoring Company Account Us Cellular				
							143.00
Account No.			for Information Purposes				
Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346		-					0.00
Account No.							
Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001		-					0.00
Account No.	I		for notice information purposes only	\dagger			
Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241		-					0.00
Sheet no. 9 of 13 sheets attached to Schedule of			,	Subt	ota	1	EE0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	550.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No	_
_		Dehtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	LAIM	CONTINGENT	Z Q =	U T E	AMOUNT OF CLAIM
Account No. 16254369	Г	Π	Opened 4/01/14		Т	I E I		
ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057		-	Collection Attorney Comcast			D		306.00
Account No.	t	\vdash	for notice information purposes only			Н	Н	
Experian Bankruptcy Dept P.O.Box 2002 Allen, TX 75013		-						0.00
Account No. 8533636103608125	t	T	Opened 3/01/12 Last Active 9/11/12			Н	Н	
Famsa Inc 2727 Lbj Fwy Ste 500 Dallas, TX 75234		-	Installment Sales Contract					
A .N. 0522626402072002	╀	Ļ	One and 0/00/40 Least Astine 2/00/42			Ц	Ц	1,385.00
Famsa Inc 2727 Lbj Fwy Ste 500 Dallas, TX 75234		-	Opened 9/06/10 Last Active 2/08/12 Installment Sales Contract					0.00
Account No. 8533636102347914	╁	\vdash	Opened 9/22/09 Last Active 8/30/10		H	Н	Н	0.00
Famsa Inc 2727 Lbj Fwy Ste 500 Dallas, TX 75234		-	Installment Sales Contract					0.00
Sheet no. 10 of 13 sheets attached to Schedule of		<u>_</u>			L ub	total	Н	
Creditors Holding Unsecured Nonpriority Claims				ى Total of tł)				1,691.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No.
_		Debtor

CDEDITORIS MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		Z L Q U L C	ISPUTED	AMOUNT OF CLAIM
Account No. 5206054260018450			Opened 8/01/08 Last Active 4/01/09	Ť	A T E		
Firstbkde/cf 5301 Limestone Rd. Suite 106 Wilmington, DE 19808		-	Credit Card		D		0.00
Account No.	╁				H		
II Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762		-					0.00
Account No.	╁		notice purposes	+			
II Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020		-					0.00
Account No.	+		Collection for City of Chicago for parking violations				
Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152		-					
51110ago, 12 00000 0102							300.00
Account No. 8131200822			Opened 4/01/13				
Merchants Cr 223 W. Jackson Blvd. Suite 400		-	Collection Attorney Village Of Bedford Park				
Chicago, IL 60606							1,140.00
Sheet no11_ of _13_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			I (Total of	Sub			1,440.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia		Case No.	
		Debtor		

	_			Τ.		_	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U Z L L	D	
MAILING ADDRESS	D	Н	DATE CLAIM WAS INCURRED AND	N T	Ļ	I S P	
INCLUDING ZIP CODE,	В	W	CONSIDERATION FOR CLAIM. IF CLAIM	1	Q U	ΰ	
AND ACCOUNT NUMBER	ODEBTO	C	IS SUBJECT TO SETOFF, SO STATE.	I N	ľ	U T E	AMOUNT OF CLAIM
(See instructions above.)	Ř		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	N G E N	D A	D	
Account No.			Utilities	T	DATED		
Nicor Gas							
Bankruptcy Dept		l_					
POB 2020							
Aurora, IL 60507-0310							
Autora, 12 00307-0310							
							200.00
Account No.			utilities				
Peoples Gas							
Chicago, IL 60687-0001		-					
							300.00
Account No.			for Information Purposes	T			
			•				
Secretary of State							
Drivers Services Depart, Traffic V		-					
2701 S. Dirksen Pwy							
Springfield, IL 62723-0001							
opringinata, in our zo oco i							0.00
				\bot			0.00
Account No. P2283995			Opened 5/01/13				
Sonnenschein Fnl Svcs			Collection Attorney Village Of Elmwood				
2 Transam Plaza Dr Ste 3		l_	Park2pice				
Oakbrook Terrace, IL 60181							
							20.00
				丄			60.00
Account No. P2287609			Opened 5/01/13				
Sonnenschein Fnl Svcs			Collection Attorney Village Of Elmwood				
2 Transam Plaza Dr Ste 3		-	Park2pice				
Oakbrook Terrace, IL 60181		l					
							50.00
Sheet no12_ of _13_ sheets attached to Schedule of		<u> </u>	1	Subt	tota	1	
							610.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis j	pag	e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Pablo Garcia	Case No.
_		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LIQUID	SPUTED	AMOUNT OF CLAIM
Account No. P2289045			Opened 5/01/13	Ť	A T E D		
Sonnenschein FnI Svcs 2 Transam Plaza Dr Ste 3 Oakbrook Terrace, IL 60181		-	Collection Attorney Village Of Elmwood Park2pice				
							50.00
Account No. P2287608			Opened 5/01/13				
Sonnenschein Fnl Svcs 2 Transam Plaza Dr Ste 3 Oakbrook Terrace, IL 60181		-	Collection Attorney Village Of Elmwood Park2pice				
							50.00
Account No. 42462275	İ		Opened 6/01/13	+	T	П	
Southwest Credit Syste 4120 International Parkway Suite 1100 Carrollton, TX 75007		-	Collection Attorney Comcast				
							200.00
Account No.	t		uemployment benefits	\dagger			
State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385		-					0.00
Account No.			for notice information purposes only	+			0.00
TransUnion Bankruptcy Department P.O.Box 1000 Chester, PA 19022		-					
						Ц	0.00
Sheet no. <u>13</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			300.00
			(Report on Summary of S	7	Γota	al	49,841.00

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B6G (Official Form 6G) (12/07)

In re	Pablo Garcia	Case No.
-		
-		, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Landlord

residential lease

LUPE 1234 S. 55TH CRT #2 CICERO, IL 60804 Lesee on signed 01/1/2015 expires 01/1/2016 I CURRENTLY PAY \$625.00 IN RENT PLUS BILLS

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B6H (Official Form 6H) (12/07)

In re	Pablo Garcia	Case No.	
-		Debtor	
		DCUIOI	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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I	in this information to identify,						
	in this information to identify y btor 1 Pablo G						
	<u> </u>	arcia					
	btor 2 buse, if filing)						
Uni	ited States Bankruptcy Court fo	or the: NORTHERN DISTRIC	CT OF ILLINOIS				
	se number		-	Check	c if this is:		
(If ki	nown)			l <u> </u>	n amende	. 3	
						ent showing post-petition chapter as of the following date:	
0	fficial Form B 6I			M	M / DD/ Y	YYY	
S	chedule I: Your I	ncome				12/1	
atta Pa	rt 1: Describe Employn	orm. On the top of any additi	rith you, do not include informa ional pages, write your name ar				
1.	Fill in your employment information.		Debtor 1		Debtor 2	or non-filing spouse	
	If you have more than one jo	bb, Employment status	■ Employed		■ Emplo	pyed	
	information about additional		☐ Not employed		☐ Not employed		
	employers.	Occupation	manager				
	Include part-time, seasonal, self-employed work.	or Employer's name	Ross Auto Sales				
	Occupation may include stude or homemaker, if it applies.	dent Employer's address	5727 W Roosevelt				
		How long employed t	here? 15 years		_		
Pa	rt 2: Give Details Abou	t Monthly Income					
	imate monthly income as of tuse unless you are separated.	the date you file this form. If	you have nothing to report for any	y line, write	\$0 in the	e space. Include your non-filing	
	ou or your non-filing spouse have space, attach a separate she		ombine the information for all emp	ployers for	that perso	on on the lines below. If you need	
				For Deb	tor 1	For Debtor 2 or non-filing spouse	
2.		salary, and commissions (buthly, calculate what the month		1,	733.33	\$	
3.	Estimate and list monthly	overtime pay.	3. +9	S	0.00	+\$ 0.00	

Calculate gross Income. Add line 2 + line 3.

4. \$ 1,733.33

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Deb	tor 1	Pablo Garcia	_	C	Case number (if kr	nown)			
					For Debtor 1			Debtor 2 or -filing spouse	
	Cop	y line 4 here	4.	_	\$ 1,733	3.33	\$	0.00	_
5.	List	all payroll deductions:							
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$ (0.00	\$	0.00	ı
	5b.	Mandatory contributions for retirement plans	5b.		·	0.00	\$_	0.00	_
	5c.	Voluntary contributions for retirement plans	5c.		. —	0.00	\$	0.00	_
	5d.	Required repayments of retirement fund loans	5d.			0.00	\$	0.00	_
	5e.	Insurance	5e.			0.00	\$	0.00	_
	5f.	Domestic support obligations	5f.		\$	0.00	\$	0.00	
	5g.	Union dues	5g.		\$ (0.00	\$	0.00	_
	5h.	Other deductions. Specify:	5h.	.+	\$	0.00	+ \$	0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	;	\$	0.00	\$	0.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$1,733	3.33	\$	0.00	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.			0.00	\$	0.00	
	8b.	Interest and dividends	8b.		\$	0.00	\$	0.00	<u> </u>
	8c. 8d.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation	8c. 8d.			0.00	\$ \$	0.00 0.00	
	8e.	Social Security	8e.		\$ (0.00	\$	0.00	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	e 8f. 8g.			0.00	\$ \$	0.00 0.00	_
	8h.	Other monthly income. Specify:	8h.				+ \$	0.00	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	5	0.00	\$	0.0	0
10.	Calo	culate monthly income. Add line 7 + line 9.	10.	\$	1,733.33	+ \$		0.00 = \$	1,733.33
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		-	1,1 00.00			 	1,1 00.00
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, you or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r depe					Schedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certains						12. \$	1,733.33 ned
40	ь.	and a second sec	_					month	ly income
13.	□ □	you expect an increase or decrease within the year after you file this form No. Yes. Explain:							

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Fill	in this information to identify your case:					
Deb	Pablo Garcia				ck if this is:	
Deb	otor 2			_	An amended filing	ving post-petition chapter
	ouse, if filing)				13 expenses as of	the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN	I DISTRICT OF ILLING	DIS	-	MM / DD / YYYY	
Cas	se number			П	A separate filing for	Debtor 2 because Debtor
1	nown)				2 maintains a sepa	
Of	fficial Form B 6J					
Sc	chedule J: Your Expense	S				12/13
Be info	as complete and accurate as possible. If two ormation. If more space is needed, attach a mber (if known). Answer every question.	vo married people ar				
1.	Is this a joint case?					
	■ No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate h	nousehold?				
	□ No					
	☐ Yes. Debtor 2 must file a separate	e Schedule J.				
2.	Do you have dependents? ■ No					
	20 1101 1101 202101 1	out this information for dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the					□ No
	dependents' names.					☐ Yes
						□ No
						☐ Yes ☐ No
						☐ Yes
						□ res □ No
						☐ Yes
3.	Do your expenses include expenses of people other than					— 103
	yourself and your dependents?					
exp	Estimate Your Ongoing Monthly Extimate your expenses as of your bankruptcy benses as of a date after the bankruptcy is folicable date.	, y filing date unless ye	ou are using this fo lemental <i>Schedule</i>	orm as a su e J, check th	applement in a Cha he box at the top o	apter 13 case to report of the form and fill in the
the	lude expenses paid for with non-cash gove value of such assistance and have include ficial Form 6I.)				Your expe	enses
4.	The rental or home ownership expenses f payments and any rent for the ground or lot.	•	nclude first mortgage	e 4. \$		625.00
	If not included in line 4:					
	4a. Real estate taxes			4a. \$		0.00
	4b. Property, homeowner's, or renter's ins	surance		4a. \$ 4b. \$		60.00
	4c. Home maintenance, repair, and upkee			4c. \$		60.00
	4d. Homeowner's association or condomir			4d. \$		0.00
5.	Additional mortgage payments for your re	esidence, such as hor	ne equity loans	5. \$		0.00

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Deb	tor 1	Pablo Ga	arcia	Case numl	ber (if known)	
6.	Utiliti	ies.				
0.	6a.		, heat, natural gas	6a.	\$	75.00
	6b.		wer, garbage collection	6b.		0.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	\$	140.00
	6d.	Other. Spe	· · · · · · · · · · · · · · · · · · ·	6d.	\$	0.00
7.	Food	and house	ekeeping supplies	7.	\$	200.00
8.			children's education costs	8.	\$	400.00
9.	Cloth	ning, laund	ry, and dry cleaning	9.	\$	100.00
10.	Perso	onal care p	products and services	10.	\$	60.00
11.	Medi	cal and der	ntal expenses	11.	\$	0.00
12.			Include gas, maintenance, bus or train fare.	12.	\$	150.00
12			ar payments. clubs, recreation, newspapers, magazines, and books	13.	·	
			ributions and religious donations	14.	·	125.00
14.	Insur		ributions and religious donations	14.	Φ	0.00
15.			surance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.	\$	175.00
	15b.	Health insu	urance	15b.	\$	0.00
	15c.	Vehicle ins	surance	15c.		0.00
	15d.	Other insu	rance. Specify:	15d.	\$	0.00
16.			iclude taxes deducted from your pay or included in lines 4 or 20.			
	Speci		, , ,	16.	\$	0.00
17.			ease payments:			
		. ,	ents for Vehicle 1	17a.	·	0.00
			ents for Vehicle 2	17b.	·	0.00
		Other. Spe		17c.	·	0.00
		Other. Spe	·	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).					
10			your pay on line 5, <i>Schedule I, Your Income</i> (Οπίσιαι Form 6i). s you make to support others who do not live with you.	. 10.	\$	0.00
13.	Speci		s you make to support others who do not live with you.	19.	Ψ	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .						
_0.			s on other property	20a.		0.00
		Real estate		20b.	\$	0.00
	20c.	Property, h	homeowner's, or renter's insurance	20c.	\$	0.00
	20d.	Maintenan	nce, repair, and upkeep expenses	20d.	\$	0.00
			er's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:	haircuts	21.	+\$	80.00
	taxi	travels			+\$	150.00
22			xpenses. Add lines 4 through 21.	22.	\$	2,400.00
22.		-		22.	Ψ	2,400.00
23	The result is your monthly expenses. 3. Calculate your monthly net income.					
20.			12 (your combined monthly income) from Schedule I.	23a.	\$	1,733.33
			monthly expenses from line 22 above.	23b.		2,400.00
			——————————————————————————————————————			
	23c.		our monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	-666.67
24.	Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.					
	□ Ye					
	Expla					

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Pablo Garcia	Case No.			
			Debtor(s)	Chapter	7
	DECLARAT	TION CONCERN	ING DEBTOI	R'S SCHEDUL	ES
	DECLARATION	UNDER PENALTY (OF PERJURY BY	INDIVIDUAL DEI	BTOR
	I declare under penalty of of 31 sheets, and that they are				
Date	November 11, 2015	Signature	/s/ Pablo Garcia		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Pablo Garcia		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$16,600.00 2015 RONS AUTO SALES \$19,994.25 2014 RONS AUTO SALES

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

e c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
vs Debtor (See schedule F for details)

NATURE OF PROCEEDING Breach of Contracts - COURT OR AGENCY
AND LOCATION
Daley Center, Circuit Court of Cook

County, Illinois

STATUS OR
DISPOSITION
Judgments

failure to pay for

goods and services rendered

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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NAME AND ADDRESS OF PAYEE

Law Firm Attorney Fees

Bankruptcy Court Northern Dist. IL 219 S Dearborn Street

7th Floor

Chicago, IL 60604

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

Debtor timely pays directly the Bankruptcy Court Filing fee in money order(s) pursuant to Court Rules and/or

Order.

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$335 Court Filing Fee debtor pays with a separate money order for \$335 made out to "US Bankruptcy Court" (which is separate and not included in the \$550 Law Firm Attorneys

fees)

Credit Counseling provider debtor pays directly to the Credit

Counseling Course provider they

choose

\$25-60 Credit Counseling Course - debtor chooses his/her provider, each provider

charges different amounts for their services.

\$550 Law Firm Attorneys fees for Chapter 7 Bankruptcy

pursuant to contract.

Financial Management Course provider debtor pays directly to Debtor Education/Financial Management

provider they choose

\$15-60 Financial Management Debtor Education Course provider, debtor chooses his/her provider, each provider charges different amounts for

their services.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1505 S. WENONAH AVE BERWYN IL 60402-0000 NAME USED

DATES OF OCCUPANCY

06-01-13

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

NAME

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO.
(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

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NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

INVENTORY SUPERVISOR

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

and the donar amount and basis of each inventory.

None Little de la companya del companya de la companya del companya de la companya del companya de la companya de la companya de la companya del companya de la companya de

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

None

NATURE OF INTEREST

PERCENTAGE OF INTEREST

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$. With drawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT, DATE AND PURPOSE RELATIONSHIP TO DEBTOR OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY Case 15-40761 Doc 1 Filed 11/30/15 Entered 11/30/15 15:37:00 Desc Main Document Page 45 of 54

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Q

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 11, 2015
Signature /s/ Pablo Garcia
Pablo Garcia
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy CourtNorthern District of Illinois

	1 (Of the first	ict of immor	15	
Pablo Garcia			Case No.	
	D	ebtor(s)	Chapter	7
CHAPTER	7 INDIVIDUAL DEBTO	R'S STATEM	MENT OF INTEN	TION
			ompleted for EAC	H debt which is secured by
ty No. 1				
or's Name: -		Describe Prop	perty Securing Debt	::
ty will be (check one): Surrendered	☐ Retained			
Redeem the property Reaffirm the debt		d lien using 11	U.S.C. § 522(f)).	
ty is (check one): Claimed as Exempt		☐ Not claimed	l as exempt	
B - Personal property subject tadditional pages if necessary.) ty No. 1	o unexpired leases. (All three	columns of Par	t B must be complete	ed for each unexpired lease.
's Name: -	Describe Leased Pro	perty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 (p)(2):
	xpired lease.	ntention as to a		estate securing a debt and/o
	CHAPTER A - Debts secured by proper property of the estate. Attended to the e	CHAPTER 7 INDIVIDUAL DEBTO A - Debts secured by property of the estate. (Part A m property of the estate. Attach additional pages if necesty No. 1 by No. 1 crys Name:	CHAPTER 7 INDIVIDUAL DEBTOR'S STATEM A - Debts secured by property of the estate. (Part A must be fully or property of the estate. Attach additional pages if necessary.) Ey No. 1 Or's Name: Describe Property In the debt of the estate one of the estate one of the property of the estate. Claimed as Exempt of the estate. Attach additional pages if necessary.) B - Personal property subject to unexpired leases. (All three columns of Particular of the property of the estate. Claimed as Exempt of the estate. (Part A must be fully or property of the estate. (Part A must be fully or property of the estate. (Part A must be fully or property of the estate. (Part A must be fully or property of the estate. (Part A must be fully or property of the estate. (Part A must be fully or property of the estate. (Part A must be fully or property of the estate. (Part A must be fully or property of the estate. (Part A must be fully or property subject to unexpired leases. (All three columns of Particular or property of perjury that the above indicates my intention as to all property subject to an unexpired lease.	CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTEN A - Debts secured by property of the estate. (Part A must be fully completed for EAC property of the estate. Attach additional pages if necessary.) Ty No. 1 Ty will be (check one): Surrendered The property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain The property subject to unexpired leases. (All three columns of Part B must be completed additional pages if necessary.) Ty No. 1 The property subject to unexpired leases. (All three columns of Part B must be completed additional pages if necessary.) The property subject to unexpired leases. (All three columns of Part B must be completed additional pages if necessary.) The property subject to unexpired leases are under penalty of perjury that the above indicates my intention as to any property of my all property subject to an unexpired lease.

Debtor

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United States Bankruptcy Court Northern District of Illinois

In ro	e Pablo Garcia		Case No.				
In re	Fabio Garcia	Debtor(s)	Case No. Chapter	7			
	DISCLOSURE OF COMPENSA			` ,			
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), compensation paid to me within one year before the filing of the be rendered on behalf of the debtor(s) in contemplation of or in	he petition in bankruptcy	, or agreed to be paid	to me, for services re			
	For legal services, I have agreed to accept			550.00			
	Prior to the filing of this statement I have received		\$	550.00			
	Balance Due		\$	0.00			
2.	\$ of the filing fee has been paid.						
3.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
4.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
5.	■ I have not agreed to share the above-disclosed compensation	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	☐ I have agreed to share the above-disclosed compensation we copy of the agreement, together with a list of the names of				aw firm. A		
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
1	a. Analysis of the debtor's financial situation, and rendering atb. Preparation and filing of any petition, schedules, statementc. Representation of the debtor at the meeting of creditors andd. [Other provisions as needed]	of affairs and plan which	h may be required;	-	ruptcy;		
7.	By agreement with the debtor(s), the above-disclosed fee does	not include the following	g service:				
	CE	RTIFICATION					
	I certify that the foregoing is a complete statement of any agree bankruptcy proceeding.	ement or arrangement for	payment to me for re	presentation of the de	ebtor(s) in		
Dated	ed: November 11, 2015	/s/ S. M. de Rath,	, Esq.				
		S. M. de Rath, Es Attorney S.M.de 233 S. Wacker D Chicago, IL 6060 312-283-8606	Rath, Esq. r, 84th FL				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Pablo Garcia		Case No.	
		Debtor(s)	Chapter	7
		OF NOTICE TO CONSUME 42(b) OF THE BANKRUPTCY		(S)
Code.	I (We), the debtor(s), affirm that I (we) ha	Certification of Debtor ave received and read the attached notice	e, as required b	y § 342(b) of the Bankruptcy
Pablo	Garcia	X /s/ Pablo Garcia		November 11, 2015
Printe	d Name(s) of Debtor(s)	Signature of Debto	or	Date
Case No. (if known)		X		
		Signature of Joint	Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

		1 (of the H District of Immors		
In re	Pablo Garcia		Case No.	
		Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR I	MATRIX	
		Number o	of Creditors:	30
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of cred	itors is true and correct to	the best of my
Date:	November 11, 2015	/s/ Pablo Garcia Pablo Garcia		

Arnoldharris 111 West Jackson B Chicago, IL 60604

City of Chicago Department of Revenue, Parking Tick 333 S. State Street Chicago, IL 60602

City of Chicago Department of Revenue POBox 88292 Chicago, IL 60680-1292

comed p.o. box 87522 chicago, IL 60680

Commonwealth Edison 3 Lincoln Center Attn Bank Dept Oak Brook Terrace, IL 60181

Con Fin Svc 7017 Roosevelt Roa Berwyn, IL 60402

Consumer Financial Svc 10431 Us Highway 19 Port Richey, FL 34668

Credit Management Lp 4200 International Pkwy Carrollton, TX 75007

Department of the Treasury Internal Revenue Service P.O.Box 7346 Philadelphia, PA 19101-7346

Divison of Traffic Safety Accident Records Division 1340 N 9th St Springfield, IL 62766-0001 Equifax Credit Information Services Bankruptcy Department P.O Box 740241 Atlanta, GA 30374-0241

ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057

Experian
Bankruptcy Dept
P.O.Box 2002
Allen, TX 75013

Famsa Inc 2727 Lbj Fwy Ste 500 Dallas, TX 75234

Firstbkde/cf 5301 Limestone Rd. Suite 106 Wilmington, DE 19808

Harris & Harris 600 W Jackson Blvd, Suite 400 Chicago, IL 60661

Il Dept of Human Services 100 South Grand Ave East (800) 843-6154 Springfield, IL 62762

IL Dept of Human Services 401 S. Clinton Street (800) 843-6154 Chicago, IL 60607

Il Dept of Transportation Div of Trans/ Crash Records Section 130 North 9th St Springfield, IL 62766-0020

Landlord

Linebarger Goggan Blair & Sampson Attorneys at Law P O Box 06152 Chicago, IL 60606-0152

LUPE 1234 S. 55TH CRT #2 CICERO, IL 60804

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

Nicor Gas Bankruptcy Dept POB 2020 Aurora, IL 60507-0310

Peoples Gas Chicago, IL 60687-0001

Secretary of State Drivers Services Depart, Traffic V 2701 S. Dirksen Pwy Springfield, IL 62723-0001

Sonnenschein Fnl Svcs 2 Transam Plaza Dr Ste 3 Oakbrook Terrace, IL 60181

Southwest Credit Syste 4120 International Parkway Suite 1100 Carrollton, TX 75007

State of Illinois Dept. Employment Security POBox 4385 Benefit repayments Chicago, IL 60680-4385

TransUnion
Bankruptcy Department
P.O.Box 1000
Chester, PA 19022